

Cycle Date: December-2010  
Run Date: 03/09/2011  
Interval: Annual

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Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU :	126
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
Return to cover		For Charter : N/A								
03/09/2011		Count of CU : 126								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
<b>ASSETS:</b>		<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
Cash & Equivalents		622,677,107	593,307,753	-4.7	681,319,943	14.8	740,097,689	8.6	696,894,235	-5.8
<b>TOTAL INVESTMENTS</b>		<b>1,226,130,634</b>	<b>1,326,280,870</b>	<b>8.2</b>	<b>1,485,116,427</b>	<b>12.0</b>	<b>2,261,547,815</b>	<b>52.3</b>	<b>2,573,940,266</b>	<b>13.8</b>
Loans Held for Sale		3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0
Real Estate Loans		2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8
Unsecured Loans		518,605,652	557,464,027	7.5	553,641,163	-0.7	564,527,593	2.0	579,159,487	2.6
Other Loans		2,667,820,765	2,589,874,586	-2.9	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7
<b>TOTAL LOANS</b>		<b>5,558,913,199</b>	<b>5,659,292,381</b>	<b>1.8</b>	<b>5,962,761,825</b>	<b>5.4</b>	<b>6,077,263,042</b>	<b>1.9</b>	<b>6,043,926,714</b>	<b>-0.5</b>
(Allowance for Loan & Lease Losses)		(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(69,314,297)	3.0
Land And Building		180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7
Other Fixed Assets		43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4
NCUSIF Deposit		59,119,088	60,768,301	2.8	53,167,921	-12.5	74,545,733	40.2	79,828,735	7.1
All Other Assets		139,156,110	119,155,438	-14.4	128,651,263	8.0	147,706,782	14.8	144,165,063	-2.4
<b>TOTAL ASSETS</b>		<b>7,791,365,374</b>	<b>7,963,729,524</b>	<b>2.2</b>	<b>8,526,036,054</b>	<b>7.1</b>	<b>9,512,226,450</b>	<b>11.6</b>	<b>9,750,355,085</b>	<b>2.5</b>
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable		17,930,343	20,336,983	13.4	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5
Notes & Interest Payable		327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6
Accounts Payable & Other Liabilities		70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	71,063,086	-1.1
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL LIABILITIES</b>		<b>415,415,607</b>	<b>439,834,191</b>	<b>5.9</b>	<b>444,156,376</b>	<b>1.0</b>	<b>610,718,916</b>	<b>37.5</b>	<b>384,467,586</b>	<b>-37.0</b>
Share Drafts		899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,227,259,602	5.4
Regular shares		1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,168,796,621	8.0
All Other Shares & Deposits		3,664,227,852	3,985,967,047	8.8	4,372,008,766	9.7	4,771,031,554	9.1	4,974,901,821	4.3
<b>TOTAL SHARES &amp; DEPOSITS</b>		<b>6,467,800,887</b>	<b>6,605,598,071</b>	<b>2.1</b>	<b>7,154,900,996</b>	<b>8.3</b>	<b>7,943,681,350</b>	<b>11.0</b>	<b>8,370,958,044</b>	<b>5.4</b>
Regular Reserve		239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,956,969	1.2
Other Reserves		229,698,160	242,288,439	5.5	246,002,615	1.5	267,064,323	8.6	274,370,872	2.7
Undivided Earnings		439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	475,601,614	6.0
<b>TOTAL EQUITY</b>		<b>908,148,880</b>	<b>918,297,262</b>	<b>1.1</b>	<b>926,978,682</b>	<b>0.9</b>	<b>957,826,184</b>	<b>3.3</b>	<b>994,929,455</b>	<b>3.9</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>		<b>7,791,365,374</b>	<b>7,963,729,524</b>	<b>2.2</b>	<b>8,526,036,054</b>	<b>7.1</b>	<b>9,512,226,450</b>	<b>11.6</b>	<b>9,750,355,085</b>	<b>2.5</b>
<b>INCOME &amp; EXPENSE</b>										
Loan Income*		358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8
Investment Income*		73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	58,089,079	-2.2
Other Income*		132,418,297	137,556,678	3.9	147,497,974	7.2	167,126,892	13.3	182,765,116	9.4
Total Employee Compensation & Benefits*		142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	177,368,677	5.1
Temporary Corporate CU Stabilization		N/A	N/A		N/A		41,589,881		21,080,924	-49.3
Expense & NCUSIF Premiums <sup>1/2</sup>		N/A	N/A		N/A		41,589,881		21,080,924	-49.3
Total Other Operating Expenses*		160,609,540	171,062,772	6.5	180,904,138	5.8	177,951,600	-1.6	186,219,961	4.6
Non-operating Income & (Expense)*		1,688,349	2,458,517	45.6	-4,877,940	-298.4	-10,985,319	-125.2	-1,717,854	84.4
NCUSIF Stabilization Income*		N/A	N/A		N/A		41,778,993		0	-100.0
Provision for Loan/Lease Losses*		31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	64,995,318	-18.4
Cost of Funds*		183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	124,494,482	-20.1
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION</b>										
EXPENSE & NCUSIF PREMIUM <sup>1/1</sup>		N/A	N/A		N/A		66,450,153		62,367,495	-6.1
<b>Net Income (Loss)*</b>		<b>48,200,324</b>	<b>23,804,752</b>	<b>-50.6</b>	<b>11,446,607</b>	<b>-51.9</b>	<b>24,860,272</b>	<b>117.2</b>	<b>41,286,571</b>	<b>66.1</b>
<b>TOTAL CU's</b>		<b>147</b>	<b>139</b>	<b>-5.4</b>	<b>136</b>	<b>-2.2</b>	<b>130</b>	<b>-4.4</b>	<b>126</b>	<b>-3.1</b>

\* Income/Expense items are year-to-date while the related %change ratios are annualized.

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<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.

<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense.

For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

1. Summary Financial







		Liabilities, Shares & Equity								
		For Charter : N/A								
03/09/2011		Count of CU : 126								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES:</b>										
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6
Borrowing Repurchase Transactions		0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt		0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable		17,930,343	20,336,983	13.4	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5
Accounts Payable & Other Liabilities		70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	71,063,086	-1.1
<b>TOTAL LIABILITIES</b>		415,415,607	439,834,191	5.9	444,156,376	1.0	610,718,916	37.5	384,467,586	-37.0
<b>SHARES AND DEPOSITS</b>										
Share Drafts		899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,227,259,602	5.4
Regular Shares		1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,168,796,621	8.0
Money Market Shares		1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,869,135,859	13.5
Share Certificates		1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5
IRA/KEOGH Accounts		700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8
All Other Shares <sup>1</sup>		21,977,948	15,373,567	-30.1	17,203,069	11.9	16,665,089	-3.1	19,992,870	20.0
Non-Member Deposits		6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3
<b>TOTAL SHARES AND DEPOSITS</b>		6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,370,958,044	5.4
<b>EQUITY:</b>										
Undivided Earnings		439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	475,601,614	6.0
Regular Reserves		239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,956,969	1.2
Appropriation For Non-Conforming Investments (SCU Only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves		233,825,685	246,206,530	5.3	253,753,590	3.1	265,265,487	4.5	276,114,375	4.1
Equity Acquired in Merger		N/A	N/A		N/A		262,045		129,385	-50.6
Miscellaneous Equity		1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities		-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		N/A	N/A		N/A		0		0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges		0	0	N/A	0	N/A	-1,180,329	N/A	0	100.0
Other Comprehensive Income		-1,003	-6,576,689	-655,601.8	-13,899,958	-111.4	-5,516,660	60.3	-8,751,204	-58.6
Net Income		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>EQUITY TOTAL</b>		908,148,880	918,297,262	1.1	926,978,682	0.9	957,826,184	3.3	994,929,455	3.9
<b>TOTAL SHARES &amp; EQUITY</b>		7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,507,534	10.1	9,365,887,499	5.2
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>		7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5
<b>NCUA INSURED SAVINGS<sup>2</sup></b>										
Uninsured Shares		506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	293,549,254	0.9
Uninsured Non-Member Deposits		1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	441,682	7.9
Total Uninsured Shares & Deposits		507,897,599	587,053,360	15.6	775,016,901	32.0	291,413,566	-62.4	293,990,936	0.9
Insured Shares & Deposits		5,959,903,288	6,018,544,711	1.0	6,379,884,095	6.0	7,652,267,784	19.9	8,076,967,108	5.5
<b>TOTAL NET WORTH</b>		912,276,405	922,215,353	1.1	934,729,657	1.4	958,901,942	2.6	999,414,891	4.2

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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS

<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000

5. LiabShEquity



		Delinquent Loan Information						
<u>Return to cover</u>		For Charter : N/A						
03/09/2011		Count of CU : 126						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>								
1 to < 2 Months Delinquent		81,689,694	91,932,045	12.5	109,541,518	19.2	129,489,288	18.2
2 to < 6 Months Delinquent		32,453,141	38,121,327	17.5	52,113,518	36.7	65,391,016	25.5
6 to 12 Months Delinquent		8,905,534	7,934,540	-10.9	9,734,049	22.7	15,799,858	62.3
12 Months & Over Delinquent		5,293,474	2,517,499	-52.4	2,290,127	-9.0	3,976,475	73.6
Total Del Loans - All Types (2 or more Mo)		46,652,149	48,573,366	4.1	64,137,694	32.0	85,167,349	32.8
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>								
<b>Unsecured Credit Card Loans</b>								
1 to < 2 Months Delinquent		5,832,470	6,262,645	7.4	7,718,542	23.2	7,383,081	-4.3
2 to < 6 Months Delinquent		3,232,567	4,423,580	36.8	5,913,159	33.7	6,864,335	16.1
6 to 12 Months Delinquent		307,290	428,240	39.4	601,917	40.6	674,756	12.1
12 Months & Over Delinquent		85,229	36,017	-57.7	42,830	18.9	39,845	-7.0
Total Del Credit Card Lns (2 or more Mo)		3,625,086	4,887,837	34.8	6,557,906	34.2	7,578,936	15.6
Credit Cards DO > 2 Mo / Total Credit Card Loans		1.13	1.40	23.8	1.86	32.7	2.06	10.6
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>								
1 to < 2 Months Delinquent		13,098,986	18,841,138	43.8	22,941,616	21.8	34,580,246	50.7
2 to < 6 Months Delinquent		1,126,596	2,857,714	153.7	6,588,898	130.6	16,472,513	150.0
6 to 12 Months Delinquent		577,394	478,526	-17.1	962,599	101.2	3,530,461	266.8
12 Months & Over Delinquent		134,020	0	-100.0	414,499	N/A	1,019,536	146.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.18	0.30	73.6	0.63	106.1	1.60	155.0
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>								
1 to < 2 Months Delinquent		1,399,517	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9
2 to < 6 Months Delinquent		405,094	181,316	-55.2	4,465,502	2,362.8	4,460,871	-0.1
6 to 12 Months Delinquent		44,877	0	-100.0	535,112	N/A	1,532,463	186.4
12 Months & Over Delinquent		18,100	0	-100.0	0	N/A	421,387	N/A
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.09	0.03	-64.5	0.84	2,423.0	1.14	35.5
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>								
1 to < 2 Months Delinquent		1,783,993	3,406,482	90.9	4,103,810	20.5	4,972,124	21.2
2 to < 6 Months Delinquent		561,380	1,177,035	109.7	3,088,528	162.4	2,657,713	-13.9
6 to 12 Months Delinquent		196,168	341,130	73.9	672,346	97.1	844,964	25.7
12 Months & Over Delinquent		0	16,644	N/A	170,145	922.3	767,874	351.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.27	0.44	66.9	0.91	105.5	1.04	13.6
<b>Other Real Estate Adjustable Rate</b>								
1 to < 2 Months Delinquent		2,999,226	2,478,516	-17.4	3,258,342	31.5	4,125,150	26.6
2 to < 6 Months Delinquent		1,119,634	1,166,988	4.2	1,520,501	30.3	2,301,310	51.4
6 to 12 Months Delinquent		589,323	400,372	-32.1	203,517	-49.2	679,087	233.7
12 Months & Over Delinquent		381,044	158,877	-58.3	104,791	-34.0	369,653	252.8
Total Del Other RE Adj Rate Lns (2 or more Mo)		2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.39	0.33	-15.1	0.37	13.4	0.64	73.2
<b>Leases Receivable</b>								
1 to < 2 Months Delinquent		0	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		0	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A
<b>All Other Loans</b>								
1 to < 2 Months Delinquent		56,575,502	59,677,380	5.5	62,795,811	5.2	68,492,136	9.1
2 to < 6 Months Delinquent		26,007,870	28,314,694	8.9	30,536,930	7.8	32,634,274	6.9
6 to 12 Months Delinquent		7,190,482	6,286,272	-12.6	6,758,558	7.5	8,538,127	26.3
12 Months & Over Delinquent		4,675,081	2,305,961	-50.7	1,557,862	-32.4	1,358,180	-12.8
Total Del All Other Lns (2 or more Mo)		37,873,433	36,906,927	-2.6	38,853,350	5.3	42,530,581	9.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.32	-0.2	1.38	4.4	1.47	6.6
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Loan Losses & Bankruptcy Information, and Loan Modifications								
<a href="#">Return to cover</a>		For Charter : N/A						
03/09/2011		Count of CU : 126						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>								
* Total Loans Charged Off	36,778,250	44,025,259	19.7	55,752,840	26.6	72,869,959	30.7	71,277,478
* Total Loans Recovered	7,028,223	7,797,152	10.9	7,844,242	0.6	7,633,683	-2.7	8,305,129
* NET CHARGE OFFS (\$\$)	29,750,027	36,228,107	21.8	47,908,598	32.2	65,236,276	36.2	62,972,349
***Net Charge-Offs / Average Loans	0.54	0.65	20.3	0.82	27.6	1.08	31.4	1.04
Total Delinquent & *Net Charge-Offs	76,402,176	84,801,473	11.0	112,046,292	32.1	150,403,625	34.2	142,290,784
Combined Delinquency and Net Charge Off Ratio	1.38	1.50	9.3	1.90	26.3	2.49	30.8	2.35
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>								
* Unsecured Credit Card Lns Charged Off	6,916,923	8,451,552	22.2	12,143,335	43.7	18,087,409	48.9	17,016,104
* Unsecured Credit Card Lns Recovered	973,432	1,372,049	40.9	1,481,205	8.0	1,189,971	-19.7	1,465,940
* NET UNSECURED CREDIT CARD C/Os	5,943,491	7,079,503	19.1	10,662,130	50.6	16,897,438	58.5	15,550,164
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	14.7	3.05	43.7	4.70	54.2	4.24
* All Other Loans Charged Off	28,178,707	32,806,672	16.4	39,758,244	21.2	45,235,931	13.8	42,152,574
* All Other Loans Recovered	5,874,375	5,753,026	-2.1	6,177,350	7.4	6,137,271	-0.6	6,352,246
* NET ALL OTHER LOAN C/Os	22,304,332	27,053,646	21.3	33,580,894	24.1	39,098,660	16.4	35,800,328
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	24.3	1.19	25.1	1.37	14.4	1.26
* Total 1st Mortgage RE Loan/LOCs Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	4,396,725
* Total 1st Mortgage RE Loans/LOCs Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	59,676
* NET 1ST MORTGAGE RE LOANS/LOCs C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	4,337,049
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.22
* Total Other RE Loans/LOCs Charged Off	1,362,925	1,941,497	42.5	2,940,150	51.4	7,658,514	160.5	7,712,075
* Total Other RE Loans/LOCs Recovered	173,794	166,678	-4.1	176,994	6.2	272,359	53.9	427,267
* NET OTHER RE LOANS/LOCs C/Os	1,189,131	1,774,819	49.3	2,763,156	55.7	7,386,155	167.3	7,284,808
** Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.15	0.21	43.7	0.31	47.3	0.80	158.6	0.80
* Total Real Estate Loans Charged Off	1,682,620	2,767,035	64.4	3,851,261	39.2	9,546,619	147.9	12,108,800
* Total Real Estate Lns Recovered	180,416	672,077	272.5	185,687	-72.4	306,441	65.0	486,943
* NET Total Real Estate Loan C/Os	1,502,204	2,094,958	39.5	3,665,574	75.0	9,240,178	152.1	11,621,857
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.09	32.3	0.14	61.3	0.33	138.7	0.41
* Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		0		68,856	N/A	543,936
* Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		0		0	N/A	0
* NET Modified Real Estate C/Os	N/A	N/A		0		68,856	N/A	543,936
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		N/A		0.27		0.99
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00
<b>BANKRUPTCY SUMMARY</b>								
Number of Members Who Filed Chapter 7 YTD	1,165	1,680	44.2	2,434	44.9	3,738	53.6	4,110
Number of Members Who Filed Chapter 13 YTD	881	1,039	17.9	1,738	67.3	1,987	14.3	2,502
Number of Members Who Filed Chapter 11 YTD	5	1	-80.0	1	0.0	1	0.0	3
Total Number of Members Bankrupt	2,051	2,720	32.6	4,173	53.4	5,726	37.2	6,615
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	19,733,893	28,827,303	46.1	44,898,511	55.7	66,200,303	47.4	71,493,701
* All Loans Charged Off due to Bankruptcy YTD	10,487,328	8,563,400	-18.3	12,218,723	42.7	16,268,860	33.1	18,329,342
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.45	-31.8	21.92	12.7	22.33	1.9	25.72
<b>LOAN MODIFICATIONS OUTSTANDING</b>								
Modified First Mortgate RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	57,463,013
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	8,299,691
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	65,762,704
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	4,179,197
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		33,313,198
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		0
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		99,075,902
Total Modified Loans to Total Loans	N/A	N/A		0.11		0.73	593.0	1.64
Total Modified Loans to Net Worth	N/A	N/A		0.67		4.62	588.5	9.91
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*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								

Indirect and Participation Lending									
Return to cover	For Charter :	N/A							
03/09/2011	Count of CU :	126							
CU Name: N/A	Asset Range :	N/A							
Peer Group: N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :	N/A							
Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6
Indirect Loans - Outsourced Lending Relationship	458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1
<b>Total Outstanding Indirect Loans</b>	1,060,743,020	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4
%Indirect Loans Outstanding / Total Loans	19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	17.22	-10.9
<b>DELINQUENCY - INDIRECT LENDING</b>									
1 to < 2 Months Delinquent	22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0
2 to < 6 Months Delinquent	9,028,061	11,000,985	21.9	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3
6 to 12 Months Delinquent	2,227,508	1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1
12 Months & Over Delinquent	1,179,962	516,328	-56.2	375,037	-27.4	289,925	-22.7	209,611	-27.7
Total Del Indirect Lns (2 or more Mo)	12,435,531	13,257,530	6.6	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.24	-12.2
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	9,071,653	13,049,602	43.9	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0
* Indirect Loans Recovered	1,457,554	2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5
* NET INDIRECT LOAN C/Os	7,614,099	10,998,287	44.4	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.24	12.8
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	N/A	N/A		N/A		12,936,471		13,952,620	7.9
Real Estate	N/A	N/A		N/A		22,411,030		26,679,736	19.0
Member Business Loans (excluding C&D)	N/A	N/A		N/A		6,858,706		11,164,442	62.8
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		5,510,129		19,645,588	256.5
Commercial Construction & Development	N/A	N/A		N/A		0		83,412	N/A
Loan Pools	N/A	N/A		N/A		65,749,360		79,767,019	21.3
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	73,125,536	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6	151,292,817	33.3
%Participation Loans Outstanding / Total Loans	1.32	0.97	-26.2	1.19	22.9	1.87	56.6	2.50	34.1
* Participation Loans Purchased YTD	7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	75,638,295	15.3
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	129.5	1.64	110.4	2.28	38.5	2.74	20.3
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding )	N/A	N/A		N/A		17,204,692		21,551,519	25.3
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		7,657,368		9,892,814	29.2
* Participation Loans Sold YTD	836,776	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6	7,795,209	-2.7
** %Participation Loans Sold YTD / Total Assets	0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.08	-5.1
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*Loans Purchased in Full from Other Financial Institutions YTD	5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	26,391,918	N/A
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	0.96	N/A
*Loans, EXcluding RE, Sold in Full YTD	N/A	0		0	N/A	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING</b>									
1 to < 2 Months Delinquent	2,312,590	1,022,532	-55.8	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1
2 to < 6 Months Delinquent	2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	679,726	37.8
6 to 12 Months Delinquent	1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	30,431	-70.7
12 Months & Over Delinquent	1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	9,988	-47.5
Total Del Participation Lns (2 or more Mo)	5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	720,145	16.9
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.48	-12.3
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7
* Participation Loans Recovered	131,303	267,446	103.7	426,811	59.6	273,348	-36.0	290,360	6.2
* NET PARTICIPATION LOAN C/Os	1,748,493	2,005,485	14.7	940,828	-53.1	1,222,330	29.9	1,500,022	22.7
**%Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	1.13	-14.5
<b>*Amounts are year-to-date while the related %change ratios are annualized.</b>									
<b>** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</b>									
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		Real Estate Loan Information 1								
<a href="#">Return to cover</a>		For Charter :	N/A							
03/09/2011		Count of CU :	126							
CU Name:	N/A	Asset Range :	N/A							
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>										
<b>First Mortgages</b>										
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	890,532,453	-2.7	
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	421,604,721	19.1	
Other Fixed Rate	740,078	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3	15,720,652	82.1	
<b>Total Fixed Rate First Mortgages</b>	1,005,969,452	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5	1,327,857,826	3.9	
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	38,194,964	1.1	
Balloon/Hybrid 5 years or less	385,818,391	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2	492,494,748	12.6	
<b>Total Balloon/Hybrid First Mortgages</b>	429,142,919	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4	530,689,712	11.7	
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	60,768,481	28.2	
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1	81,041,310	4.3	
<b>Total Adjustable First Mortgages</b>	112,114,504	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2	141,809,791	13.4	
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	2,000,357,329	6.5	
<b>Other Real Estate Loans</b>										
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	313,116,959	-17.4	
Closed End Adjustable Rate	2,860,656	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2	10,814,014	9.4	
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7	536,202,540	5.2	
Open End Fixed Rate	36,882,185	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0	28,660,980	-13.1	
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	888,794,493	-4.6	
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	
<b>RE LOAN SUMMARY (FIX, ADJ):</b>										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,366,052,790	3.8	
Other RE Fixed Rate	304,242,869	393,056,758	29.2	430,666,476	9.6	411,998,576	-4.3	341,777,939	-17.0	
<b>Total Fixed Rate RE Outstanding</b>	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,707,830,729	-1.2	
% (Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96	6.7	18.16	-9.0	17.52	-3.6	
% (Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	28.26	-0.6	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	634,304,539	12.8	
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	547,016,554	5.3	
<b>Total Adj Rate RE Outstanding</b>	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,181,321,093	9.2	
<b>MISCELLANEOUS RE INFORMATION:</b>										
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3	
% (Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.30	-15.5	
% (Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	2.92	-16.9	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		16,115,812		15,511,523	-3.7	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	2,837,821	-64.5	
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	9,085,368	38.3	14,571,509	60.4	
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>										
<b>* First Mortgages</b>										
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	
* Fixed Rate 15 years or less	65,620,407	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8	381,773,917	16.7	
* Other Fixed Rate	610,203	705,746	15.7	906,591	28.5	6,568,486	624.5	7,059,019	7.5	
<b>* Total Fixed Rate First Mortgages</b>	316,272,253	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0	1,005,134,373	-4.5	
* Balloon/Hybrid > 5 years	8,583,460	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1	6,760,724	-41.9	
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8	89,974,088	-13.4	
<b>* Total Balloon/Hybrid First Mortgages</b>	122,121,998	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3	96,734,812	-16.3	
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7	21,887,720	114.9	
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1	24,216,094	177.6	
<b>* Total Adjustable First Mortgages</b>	22,888,475	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4	46,103,814	143.8	
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	461,282,726	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8	1,147,972,999	-3.3	
* Amounts are year-to-date while the related %change ratios are annualized.										
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Real Estate Loan Information 2								
<b>Return to cover</b>		<b>For Charter :</b>	N/A					
03/09/2011		<b>Count of CU :</b>	126					
CU Name: N/A		<b>Asset Range :</b>	N/A					
Peer Group: N/A		<b>Criteria:</b>	<b>Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit</b>					
		<b>Count of CU in Peer Group :</b>	N/A					
	<b>Dec-2006</b>	<b>Dec-2007</b>	<b>% Chg</b>	<b>Dec-2008</b>	<b>% Chg</b>	<b>Dec-2009</b>	<b>% Chg</b>	<b>Dec-2010</b>
* OTHER REAL ESTATE (Granted)								
* Closed End Fixed Rate	137,845,212	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5	51,948,987
* Closed End Adjustable Rate	1,130,975	1,236,782	9.4	1,111,608	-10.1	2,050,853	84.5	2,122,966
* Open End Adjustable Rate (HELOC)	128,406,490	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7	134,066,286
* Open End Fixed Rate and Other	20,135,769	49,920,413	147.9	13,524,904	-72.9	4,985,901	-63.1	3,644,285
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>287,518,446</b>	<b>293,005,442</b>	<b>1.9</b>	<b>264,064,025</b>	<b>-9.9</b>	<b>224,458,063</b>	<b>-15.0</b>	<b>191,782,524</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>748,801,172</b>	<b>784,666,502</b>	<b>4.8</b>	<b>899,427,391</b>	<b>14.6</b>	<b>1,411,592,902</b>	<b>56.9</b>	<b>1,339,755,523</b>
(% Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	21.41	23.05	7.6	25.82	12.0	40.14	55.5	38.68
RE LOANS SOLD/SERVICED								
* First Mortgage R.E. Loans Sold	148,491,379	139,909,296	-5.8	151,784,993	8.5	775,263,968	410.8	750,482,209
(%First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	32.19	28.46	-11.6	23.89	-16.0	65.31	173.4	65.37
AMT of Mortgage Servicing Rights	3,019,052	2,751,657	-8.9	2,430,031	-11.7	6,706,113	176.0	9,335,682
Outstanding RE Loans Sold But Serviced	532,653,243	568,081,331	6.7	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924
% (Mortgage Servicing Rights / Net Worth)	0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.93
MISC. RE LOAN INFORMATION								
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,033,613,597	1,035,560,975	0.2	1,135,384,238	9.6	1,082,481,655	-4.7	1,104,027,674
R.E. Lns also Mem. Bus. Lns	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	210,265,558
REVERSE MORTGAGES								
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		0		0 N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0 N/A
<b>Total Reverse Mortgages</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>0</b>		<b>0 N/A</b>
RE LOAN MODIFICATIONS OUTSTANDING								
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	57,463,013
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	8,299,691
<b>Total Modified First and Other RE Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>6,267,720</b>		<b>44,271,301</b>	<b>606.3</b>	<b>65,762,704</b>
<b>Modified RE Loans Also Reported as Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>0</b>		<b>2,655,818</b>	<b>N/A</b>	<b>4,179,197</b>
DELINQUENT R.E. LOANS > 2 MOS								
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	25,719,371
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,134,440
Other R.E. Fixed Rate	757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,508,683
Other R.E. Adj. Rate	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	3,217,607
<b>TOTAL DEL R.E. &gt; 2 MOS</b>	<b>5,153,630</b>	<b>6,778,602</b>	<b>31.5</b>	<b>18,726,438</b>	<b>176.3</b>	<b>35,057,832</b>	<b>87.2</b>	<b>41,580,101</b>
DELINQUENT 1 TO < 2 MOS								
First Mortgage	14,498,503	20,107,022	38.7	31,665,013	57.5	44,516,797	40.6	42,619,780
Other	4,783,219	5,884,998	23.0	7,362,152	25.1	9,097,274	23.6	8,900,334
Total Del R.E. 1 to < 2 Mos	19,281,722	25,992,020	34.8	39,027,165	50.2	53,614,071	37.4	51,520,114
Total Del R.E. Loans > 1 Mos	24,435,352	32,770,622	34.1	57,753,603	76.2	88,671,903	53.5	93,100,215
RE LOAN DELINQUENCY RATIOS								
% R.E. Loans dq > 1 Mos	1.03	1.30	26.7	2.07	58.8	3.16	52.3	3.22
% R.E. Loans dq > 2 Mos	0.22	0.27	24.2	0.67	149.0	1.25	85.7	1.44
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS								
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		1,061,655		6,763,878	537.1	4,552,224
Modified Other RE Loans > 2 Mo Del	N/A	N/A		0		597,714	N/A	1,269,427
<b>Total Modified First and Other RE Loans &gt; 2 Mo Del</b>	<b>N/A</b>	<b>N/A</b>		<b>1,061,655</b>		<b>7,361,592</b>	<b>593.4</b>	<b>5,821,651</b>
% Total Modified 1st and Other RE > 2 Mo Del								-20.9
/ Total Modified 1st and Other RE	N/A	N/A		16.94		16.63	-1.8	8.85
Modified RE Loans Also Reported as Business Loans > 2 Mo Del								
% Modified RE Lns also Reported as Business Loans > 2 Mo Del	N/A	N/A		0		1,317,485	N/A	460,969
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A		0.00		49.61	N/A	11.03
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:								
* Total 1st Mortgage Lns Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	4,396,725
* Total 1st Mortgage Lns Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	59,676
* NET 1st MORTGAGE LN C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	4,337,049
** Net Charge Offs - 1st Mortgage Loans				156.3		0.10	92.4	0.22
/ Avg 1st Mortgage Loans	0.02	0.02	-3.8	0.05		0.10	92.4	0.22
* Total Other RE Lns Charged Off	1,362,925	1,941,497	42.5	2,940,150	51.4	7,658,514	160.5	7,712,075
* Total Other RE Lns Recovered	173,794	166,678	-4.1	176,994	6.2	272,359	53.9	427,267
* NET OTHER RE LN C/Os	1,189,131	1,774,819	49.3	2,763,156	55.7	7,386,155	167.3	7,284,808
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.15	0.21	43.7	0.31	47.3	0.80	158.6	0.80
* Amounts year-to-date and the related % change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
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		Member Business Loan Information																			
<a href="#">Return to cover</a>				For Charter : N/A																	
03/09/2011				Count of CU : 126																	
CU Name: N/A				Asset Range : N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
Peer Group: N/A				Count of CU in Peer Group : N/A																	
				Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg		Dec-2009		% Chg		Dec-2010		% Chg	
<b>BUSINESS LOANS</b>																					
Member Business Loans (NMLBL) <sup>1</sup>		37,475,059		66,557,172		77.6		114,486,821		72.0		164,321,957		43.5		221,361,461		34.7			
Purchased Business Loans or Participations to Nonmembers (NMLBL) <sup>1</sup>		2,517,274		14,024,848		457.1		14,348,837		2.3		20,108,453		40.1		37,251,220		85.3			
Total Business Loans (NMLBL) <sup>1</sup>		39,992,333		80,582,020		101.5		128,835,658		59.9		184,430,410		43.2		258,612,681		40.2			
Unfunded Commitments <sup>1</sup>		3,380,213		7,196,221		112.9		3,909,216		-45.7		6,567,329		68.0		9,675,211		47.3			
TOTAL BUSINESS LOANS (NMLBL) LESS UNFUNDED COMMITMENTS <sup>1</sup>		36,612,120		73,385,799		100.4		124,926,442		70.2		177,863,081		42.4		248,937,470		40.0			
% (Total Business Loans (NMLBL) Less Unfunded Commitments/ Total Assets) <sup>1</sup>		0.47		0.92		96.1		1.47		59.0		1.87		27.6		2.55		36.5			
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>																					
Number of Outstanding Business Loans		502		850		69.3		1,071		26.0		1,264		18.0		1,407		11.3			
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers		21		50		138.1		61		22.0		107		75.4		159		48.6			
<b>MISCELLANEOUS BUSINESS LOAN INFORMATION</b>																					
Construction and Development (NMLBL) <sup>1</sup>		1,758,215		4,564,040		159.6		3,640,995		-20.2		3,302,648		-9.3		5,810,062		75.9			
Number of Outstanding Construction and Development Loans		9		30		233.3		33		10.0		4		-87.9		12		200.0			
Unsecured Business Loans <sup>1</sup>		784,276		1,494,599		90.6		532,062		-64.4		957,609		80.0		758,884		-20.8			
Number of Outstanding Unsecured Business Loans		63		313		396.8		243		-22.4		233		-4.1		224		-3.9			
Purchased or Participation Interest to Members (NMLBL) <sup>1</sup>		0		0		N/A		0		N/A		49,603		N/A		0		-100.0			
Number of Outstanding Purchased Business Loans or Participation Interests to Members		0		0		N/A		0		N/A		1		N/A		0		-100.0			
Agricultural Related (NMLBL) <sup>1</sup>		0		0		N/A		236,997		N/A		215,819		-8.9		120,508		-44.2			
Number of Outstanding Agricultural Related Loans		0		0		N/A		5		N/A		6		20.0		5		-16.7			
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>																					
* MBL (NMLBL) Granted YTD <sup>1</sup>		21,998,967		48,389,576		120.0		60,825,980		25.7		78,272,830		28.7		91,953,792		17.5			
* Purchased or Participation Interests to Nonmembers (NMLBL) <sup>1</sup>		865,574		3,318,902		283.4		2,700,795		-18.6		5,574,493		106.4		20,032,451		259.4			
<b>DELINQUENCY - MEMBER BUSINESS LOANS</b>																					
1 to < 2 Months Delinquent		203,677		1,088,831		434.6		2,053,040		88.6		3,100,458		51.0		2,792,393		-9.9			
2 to < 6 Months Delinquent		7,838		137,207		1,650.5		514,614		275.1		2,237,798		334.8		4,737,541		111.7			
6 to 12 Months Delinquent		0		0		N/A		249,075		N/A		1,064,542		327.4		528,457		-50.4			
12 Months & Over Delinquent		0		0		N/A		0		N/A		117,563		N/A		148,735		26.5			
Total Del Loans - All Types (2 or more Mo)		7,838		137,207		1,650.5		763,689		456.6		3,419,903		347.8		5,414,733		58.3			
<b>MBL DELINQUENCY RATIOS</b>																					
% MBL > 1 Month Delinquent (All delinquency > 30 days)		0.58		1.67		189.2		2.25		35.0		3.67		62.6		3.30		-10.1			
% MBL > 2 Months Delinquent (Reportable delinquency)		0.02		0.19		773.3		0.61		227.0		1.92		214.5		2.18		13.1			
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>																					
*Total MBL Charge Offs		0		7,519		N/A		432,373		5,650.4		1,476,780		241.6							



		Other Investment Information		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
<a href="#">Return to cover</a>		For Charter	N/A							
03/09/2011		Count of CU	126							
CU Name: N/A		Asset Range	N/A <th data-cs="6" data-kind="parent"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th> <th data-kind="ghost"></th>							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
<b>INVESTMENT SUMMARY:</b>										
<b>U.S. GOVERNMENT OBLIGATIONS</b>		12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	106,187,969	192.4
NCUA Guaranteed Notes (included in US Gov't Obligations)		N/A	N/A		N/A		N/A		12,591,274	
Agency/GSE Debt Instruments (not backed by mortgages)		N/A	N/A		432,366,708		667,624,758	54.4	834,823,689	25.0
Agency/GSE Mortgage-Backed Securities		N/A	N/A		265,958,806		413,225,224	55.4	648,695,247	57.0
<b>TOTAL FEDERAL AGENCY SECURITIES</b>		584,684,155	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3
Privately Issued Mortgage-Related Securities		N/A	N/A		12,917,274		10,014,077	-22.5	7,684,711	-23.3
Privately Issued Securities (FCUs only)		N/A	N/A		N/A		N/A		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)		N/A	N/A		859,315		2,985,165	247.4	1,516,997	-49.2
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>		N/A	N/A		13,776,589		12,999,242	-5.6	9,201,708	-29.2
Mutual Funds		N/A	N/A		N/A		25,328,658		26,811,251	5.9
Common Trusts		N/A	N/A		N/A		5,763,533		1,085,839	-81.2
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>		23,822,699	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations		30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3
Commercial Mortgage Backed Securities		8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments		1,769,674,743	1,836,942,090	3.8	2,070,639,099	12.7	2,881,314,361	39.2	3,176,265,322	10.2
Investment Repurchase Agreements		128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,621	0.3
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions		400,092,014	375,894,940	-6.0	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6
Cash on Deposit in Other Financial Institutions		64,812,011	49,193,129	-24.1	132,022,988	168.4	204,170,412	54.6	243,139,785	19.1
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO		13,366,663	14,636,865	9.5	15,138,267	3.4	17,452,633	15.3	17,451,593	0.0
CUSO loans		1,568,632	887,939	-43.4	231,728	-73.9	306,659	32.3	6,877,001	2,142.6
Aggregate cash outlays in CUSO		6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,141,660	85.6	7,732,819	8.3
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs		N/A	N/A		N/A		13,202,095		14,860,564	12.6
Total Capital of Wholly Owned CUSOs		N/A	N/A		N/A		9,904,543		9,852,313	-0.5
Net Income/Loss of Wholly Owned CUSOs		N/A	N/A		N/A		2,312,319		-142,798	-106.2
Total Delinquency of Wholly Owned CUSOs		N/A	N/A		N/A		0		0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased		41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing		19	18	-5.3	21	16.7	16	-23.8	16	0.0
Approved Mortgage Seller		8	8	0.0	9	12.5	8	-11.1	9	12.5
Borrowing Repurchase Agreements		4	3	-25.0	3	0.0	2	-33.3	2	0.0
Brokered Deposits (all deposits acquired through 3rd party)		2	2	0.0	2	0.0	1	-50.0	1	0.0
Investment Pilot Program		1	1	0.0	1	0.0	0	-100.0	0	N/A
Investments Not Authorized by FCU Act (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)		1	0	-100.0	0	N/A	1	N/A	2	100.0
Brokered Certificates of Deposit (investments)		6	9	50.0	20	122.2	18	-10.0	21	16.7
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		Supplemental Share Information, Off Balance Sheet, & Borrowings						
<u>Return to cover</u>		For Charter : N/A						
03/09/2011		Count of CU : 126						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS</b>								
(included in total Shares):								
Accounts Held by Member Government Depositors		2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5
Accounts Held by Nonmember Government Depositors		0	257,464	N/A	213,814	-17.0	521,258	143.8
Employee Benefit Member Shares		7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0
Employee Benefit Nonmember Shares		0	0	N/A	53	N/A	0	-100.0
529 Plan Member Deposits		0	289,781	N/A	334,542	15.4	0	-100.0
Non-dollar Denominated Deposits		0	0	N/A	0	N/A	0	N/A
Health Savings Accounts		194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0
Dollar Amount of Share Certificates >= \$100,000		332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1
Dollar Amount of IRA/Keogh >= \$100,000		142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts		0	0	N/A	0	N/A	135,714	N/A
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000		N/A	N/A		N/A		N/A	15,093,102
<b>SAVING MATURITIES</b>								
< 1 year		5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7
1 to 3 years		546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4
> 3 years		319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0
<b>Total Shares &amp; Deposits</b>		<b>6,467,800,887</b>	<b>6,605,598,071</b>	<b>2.1</b>	<b>7,154,900,996</b>	<b>8.3</b>	<b>7,943,681,350</b>	<b>11.0</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>								
Share/Deposit Insurance in Addition to NCUSIF		10	9	-10.0	10	11.1	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance		79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5
<b>OFF-BALANCE SHEET UNUSED COMMITMENTS:</b>							41,739,204	23.4
Commercial Real Estate /1		1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3
Construction & Land Development (MBL)		N/A	N/A		N/A		0	991,939
Other Unfunded MBL Commitments		1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3
Revolving O/E Lines 1-4 Family		430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9
Credit Card Line		884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7
Outstanding Letters of Credit		125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8
Unsecured Share Draft Lines of Credit		125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7
Overdraft Protection Programs		150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3
Residential Construction Loans-Excluding Business Purpose		N/A	N/A		N/A		2,941,689	635,443
Federally Insured Home Equity Conversion Mortgages (HECM)		N/A	N/A		N/A		0	0
Proprietary Reverse Mortgage Products		N/A	N/A		N/A		0	N/A
Other Unused Commitments		12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5
<b>Total Unused Commitments</b>		<b>1,606,839,076</b>	<b>1,510,108,538</b>	<b>-6.0</b>	<b>1,584,192,506</b>	<b>4.9</b>	<b>1,569,854,454</b>	<b>-0.9</b>
(%Unused Commitments / Cash & ST Investments)		140.54	127.21	-9.5	135.53	6.5	106.43	-21.5
								114.61
								7.7
Loans Transferred with Recourse <sup>1</sup>		317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8
Pending Bond Claims		348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0
Other Contingent Liabilities		0	0	N/A	45,236	N/A	571,338	1,163.0
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>							597,917	4.7
Num FHLB Members		16	15	-6.3	16	6.7	18	12.5
							21	16.7
<b>LINES OF CREDIT (Borrowing)</b>								
Total Credit Lines		1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,623,048,984	10.3
Total Committed Credit Lines		0	0	N/A	18,382,000	N/A	45,506,132	147.6
Total Credit Lines at Corporate Credit Unions		N/A	N/A		N/A		502,943,302	326,122,380
Draws Against Lines of Credit		12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>							19,261,035	-37.2
Line of Credit Outstanding from Corporate Cus		N/A	N/A		N/A		7,150,999	3,039,178
Term Borrowings Outstanding from Corporate Cus		N/A	N/A		N/A		141,467,000	12,000,000
<b>MISCELLANEOUS BORROWING INFORMATION:</b>								-91.5
Assets Pledged to Secure Borrowings		N/A	N/A		N/A		666,440,336	623,965,585
Amount of Borrowings Subject to Early Repayment at Lenders Option		80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.								

		Miscellaneous Information, Programs, Services						
		For Charter :	N/A					
03/09/2011		Count of CU :	126					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group :	N/A					
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg
<b>MEMBERSHIP:</b>								
Num Current Members		1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3
Num Potential Members		22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1
% Current Members to Potential Members		5.26	4.68	-11.0	4.45	-4.9	4.80	7.9
* % Membership Growth		-1.25	-0.27	78.2	2.21	910.4	2.33	5.5
Total Num Savings Accts		2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2
<b>EMPLOYEES:</b>								
Num Full-Time Employees		2,907	2,914	0.2	2,956	1.4	3,017	2.1
Num Part-Time Employees		411	444	8.0	463	4.3	411	-11.2
<b>BRANCHES:</b>								
Num of CU Branches		328	323	-1.5	338	4.6	323	-4.4
Num of CUs Reporting Shared Branches		26	27	3.8	28	3.7	26	-7.1
Plan to add new branches or expand existing facilities		N/A	N/A		12		0	-100.0
<b>MISCELLANEOUS LOAN INFORMATION:</b>								
**Total Amount of Loans Granted YTD		2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,879,991,555	23.0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>								
Business Loans		22	25	13.6	26	4.0	22	-15.4
Credit Builder		N/A	N/A		N/A		15	0.0
Debt Cancellation/Suspension		1	0	-100.0	3	N/A	5	66.7
Direct Financing Leases		0	0	N/A	0	N/A	1	N/A
Indirect Business Loans		N/A	N/A		N/A		6	0.0
Indirect Consumer Loans		33	41	24.2	41	0.0	29	-29.3
Indirect Mortgage Loans		N/A	N/A		N/A		7	9
Interest Only or Payment Option 1st Mortgage Loans		7	7	0.0	6	-14.3	5	-16.7
Micro Business Loans		N/A	N/A		N/A		11	11
Micro Consumer Loans		N/A	N/A		N/A		11	11
Overdraft Lines of Credit		62	66	6.5	70	6.1	58	-17.1
Overdraft Protection		65	73	12.3	54	-26.0	52	-3.7
Participation Loans		34	33	-2.9	38	15.2	27	-28.9
Pay Day Loans		N/A	N/A		N/A		10	12
Real Estate Loans		63	91	44.4	89	-2.2	70	-21.3
Refund Anticipation Loans		N/A	N/A		N/A		2	2
Risk Based Loans		64	62	-3.1	64	3.2	64	0.0
Share Secured Credit Cards		N/A	N/A		N/A		23	24
Short-Term, Small Amount Loans (STS)		N/A	N/A		N/A		N/A	0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>								
ATM/Debit Card Program		86	92	7.0	92	0.0	81	-12.0
Business Share Accounts		N/A	N/A		N/A		35	38
Check Cashing		N/A	N/A		N/A		60	64
First Time Homebuyer Program		N/A	N/A		N/A		9	9
Health Savings Accounts		N/A	N/A		N/A		8	10
Individual Development Accounts		N/A	N/A		N/A		2	2
In-School Branches		N/A	N/A		N/A		1	2
Insurance/Investment Sales		11	10	-9.1	17	70.0	28	64.7
International Remittances		N/A	N/A		N/A		11	11
Low Cost Wire Transfers		N/A	N/A		N/A		62	70
<b>MERGERS/ACQUISITIONS:</b>								
Completed Merger/Acquisition Qualifying for Business Combo Actng (FAS 141R)		N/A	N/A		N/A		4	2
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>		N/A	N/A		N/A		2,874,594	2,741,933
<b>Fixed Assets - Capital &amp; Operating Leases</b>								-4.6
Aggregate of Future Capital and Operating Lease Prmts on Fixed Assets (not discounted to PV)		N/A	N/A		18,057,907		21,481,513	19.0
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.								
# Means the number is too large to display in the cell								
								16.MiscInfoAndServices

		Information Systems & Technology								
Return to cover		For Charter	N/A							
03/09/2011		Count of CU	126							
CU Name:	N/A	Asset Range	N/A							
Peer Group:	N/A	Criteria	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group	N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
<b>System Used to Maintain Share/Loan Records</b>										
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System		91	89	-2.2	89	0.0	74	-16.9	73	-1.4
Vendor On-Line Service Bureau		48	45	-6.3	45	0.0	45	0.0	45	0.0
CU Developed In-House System		4	1	-75.0	0	-100.0	1	N/A	1	0.0
Other		3	3	0.0	1	-66.7	5	400.0	5	0.0
<b>Electronic Financial Services</b>										
Home Banking Via Internet Website		82	84	2.4	88	4.8	86	-2.3	87	1.2
Audio Response/Phone Based		79	76	-3.8	75	-1.3	73	-2.7	72	-1.4
Automatic Teller Machine (ATM)		84	81	-3.6	84	3.7	82	-2.4	82	0.0
Kiosk		2	1	-50.0	1	0.0	6	500.0	6	0.0
Mobile Banking		N/A	N/A		N/A		7		12	71.4
Other		1	1	0.0	2	100.0	4	100.0	4	0.0
<b>Services Offered Electronically</b>										
Member Application		35	35	0.0	38	8.6	33	-13.2	34	3.0
New Loan		53	48	-9.4	50	4.2	44	-12.0	45	2.3
Account Balance Inquiry		91	91	0.0	94	3.3	89	-5.3	89	0.0
Share Draft Orders		68	69	1.5	68	-1.4	61	-10.3	63	3.3
New Share Account		19	18	-5.3	20	11.1	21	5.0	21	0.0
Loan Payments		84	82	-2.4	87	6.1	82	-5.7	84	2.4
Account Aggregation		4	3	-25.0	8	166.7	11	37.5	12	9.1
Internet Access Services		10	14	40.0	16	14.3	24	50.0	23	-4.2
e-Statements		N/A	N/A		65		71	9.2	73	2.8
External Account Transfers		N/A	N/A		N/A		14		15	7.1
View Account History		82	83	1.2	90	8.4	91	1.1	91	0.0
Merchandise Purchase		10	9	-10.0	8	-11.1	5	-37.5	5	0.0
Merchant Processing Services		N/A	N/A		N/A		4		4	0.0
Remote Deposit Capture		N/A	N/A		N/A		2		5	150.0
Share Account Transfers		91	91	0.0	91	0.0	86	-5.5	86	0.0
Bill Payment		52	58	11.5	62	6.9	61	-1.6	64	4.9
Download Account History		62	63	1.6	68	7.9	74	8.8	76	2.7
Electronic Cash		5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification		1	1	0.0	3	200.0	2	-33.3	2	0.0
<b>Type of World Wide Website Address</b>										
Informational		13	14	7.7	11	-21.4	13	18.2	12	-7.7
Interactive		6	7	16.7	4	-42.9	8	100.0	8	0.0
Transactional		76	77	1.3	83	7.8	79	-4.8	80	1.3
Number of Members That Use Transactional Website		299,845	313,800	4.7	348,364	11.0	356,542	2.3	400,866	12.4
No Website, But Planning to Add in the Future		8	6	-25.0	3	-50.0	1	-66.7	1	0.0
<b>Type of Website Planned for Future</b>										
Informational		6	4	-33.3	2	-50.0	0	-100.0	0	N/A
Interactive		1	1	0.0	0	-100.0	0	N/A	0	N/A
Transactional		1	1	0.0	1	0.0	1	0.0	1	0.0
<b>Miscellaneous</b>										
Internet Access		125	121	-3.2	122	0.8	119	-2.5	119	0.0

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03/09/2011

CU Name: N/A

Peer Group: N/A

### Graphs 1

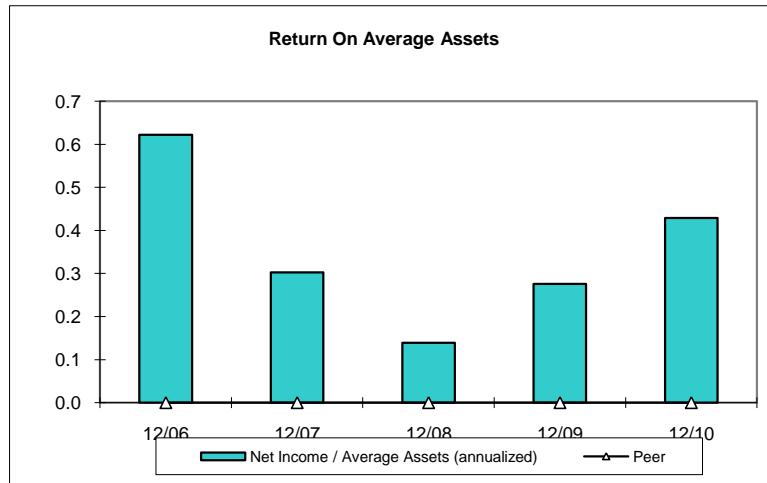
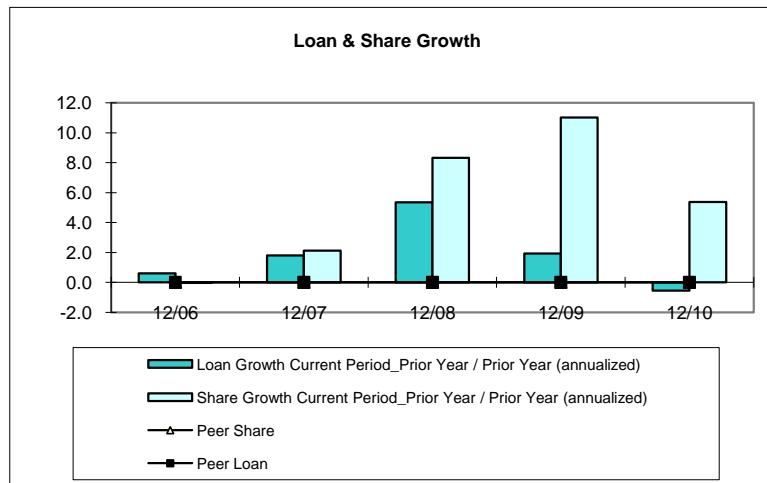
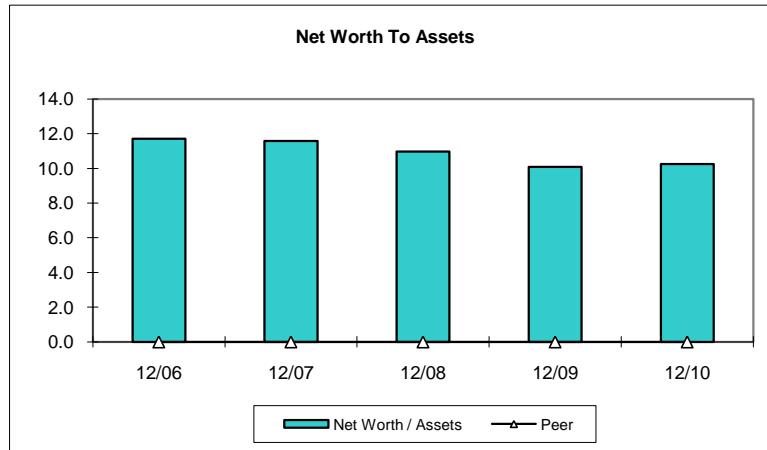
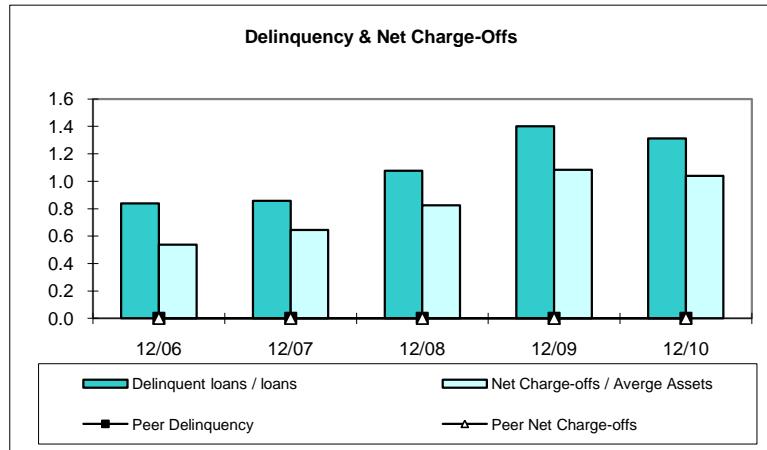
For Charter : N/A

Count of CU : 126

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A



[Return to cover](#)

03/09/2011

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 126

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured

Count of CU in Peer Group : N/A

